



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [STATE STREET CORPORATION](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [314,624,000](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[STATE STREET CORPORATION](#)
[ONE LINCOLN STREET](#)
[BOSTON, MA 02111](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	299,221,000			268,414,000			222,959,500			223,723,808			219,191,636																	
Net income (\$000)	2,693,000			2,420,000			2,242,000			2,599,422			2,177,398																	
Number of BHCs in peer group	130			128			125			118			108																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	0.62	2.60	3	0.80	2.77	3	1.23	3.01	7	1.22	3.08	5	1.13	2.92	7															
+ Non-interest income	3.40	1.04	96	3.57	1.21	94	4.06	1.32	96	4.16	1.31	95	4.07	1.35	97															
- Overhead expense	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89	3.78	2.72	88															
- Provision for credit losses	-0.01	-0.09	65	0.03	0.51	3	0	0.15	11	0.01	0.14	10	0	0.16	12															
+ Securities gains (losses)	0.02	0.01	85	0	0.02	37	0	0.01	25	0	0	78	-0.02	0.01	7															
+ Other tax equivalent adjustments	0	0	46	0	0	48	0.06	0	96	0	0	45	0	0	19															
= Pretax net operating income (tax equivalent)	1.06	1.66	9	1.09	1.04	49	1.29	1.56	25	1.37	1.57	30	1.40	1.43	43															
Net operating income	0.90	1.26	13	0.90	0.81	58	1.01	1.19	23	1.16	1.24	36	0.99	0.89	57															
Net income	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36	0.99	0.90	56															
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	0.72	3.06	1	1.10	3.55	0	2.13	4.41	0	1.94	4.24	0	1.58	3.80	3															
Interest expense	0.03	0.25	1	0.19	0.52	10	0.65	1.08	18	0.52	0.86	21	0.31	0.60	19															
Net interest income (tax equivalent)	0.70	2.80	3	0.92	3.01	5	1.47	3.33	6	1.42	3.38	5	1.27	3.19	7															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.01	0.11	13	0.15	0.27	43	0.01	0.21	10	0.01	0.22	10	0	0.24	8															
Earnings coverage of net loan and lease losses (X)	1,571	39.72	98	72.71	22.91	88	907.33	24.40	98	2,300.36	21.75	99	3,742.79	19.67	99															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.27	1.23	2	0.44	1.58	2	0.28	0.83	5	0.26	0.90	4	0.23	0.98	3															
Allowance for loan and lease losses / Total loans and leases	0.27	1.20	2	0.44	1.55	3	0.28	0.81	6	0.26	0.89	4	0.23	0.96	3															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0	0.49	0	0	0.71	0	0	0.57	0	0	0.61	0	0	0.72	1															
30–89 days past due loans and leases / Total loans and leases	0.12	0.32	22	0.27	0.39	39	0	0.43	0	0.05	0.44	3	0.02	0.47	3															
Liquidity and Funding																														
Net noncore funding dependence	-17.25	-2.33	9	-29.81	3.20	1	27.91	14.45	84	33.58	16.62	85	42.68	17.03	90															
Net short-term noncore funding dependence	-105.59	-7.71	1	-118.91	-4.76	3	-56.37	3.38	4	-55.32	4.66	5	-66.34	4.83	5															
Net loans and leases / Total assets	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1	9.74	62.73	2															
Capitalization																														
Tier 1 leverage ratio	6.11	8.98	2	6.39	9.13	2	6.91	9.76	3	7.21	9.71	3	7.35	9.53	6															
Holding company equity capital / Total assets	8.70	10.71	16	8.33	11.16	12	9.95	12.43	21	10.13	12.22	19	9.36	11.94	10															
Total equity capital (including minority interest) / Total assets	8.70	10.82	15	8.33	11.29	10	9.95	12.57	19	10.13	12.27	19	9.36	12.01	10															
Common equity tier 1 capital / Total risk-weighted assets	14.28	12.42	79	11.83	12.38	43	11.74	12.17	45	11.72	12.12	50	11.89	12.19	52															
Net loans and leases / Equity capital (X)	1.19	5.53	0	1.06	5.58	2	1.07	5.21	2	1.04	5.29	2	1.04	5.27	1															
Cash dividends / Net income	33.12	28.27	58	36.61	42.30	42	41.84	33.12	69	32.79	27.31	60	35.71	31.29	52															
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52																
Growth Rates																														
Assets	-0.03	10.50	12	28.13	16.68	82	0.40	9.26	12	2.57	7	33	-1.74	8.28	10															
Equity capital	4.44	7.46	48	7.24	6.99	59	-1.45	10.49	5	11.08	7.89	75	5.18	10.18	45															
Net loans and leases	16.69	3.36	85	5.98	9.07	44	1.99	9.10	22	10.68	7.89	75	17.95	9.38	81															
Noncore funding	0.81	-14.79	74	-4.66	-12.18	59	-4.85	6.59	30	-7.56	10.67	21	-15.68	5.59	28															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.57	38	5.74	0.77	89	6.92	1.02	89	0	1.14	37	2.24	1.07	83															
Long-term debt / Equity capital	48.42	10.95	91	46.26	13.56	88	43.77	13.04	86	44.13	13.37	86	46.99	12.69	87															
Equity investment in subsidiaries / Equity capital	135.23	103.22	97	134.09	102.81	97	134.29	103.22	97	132.51	103.10	97	134	102.10	97															
Cash from ops + noncash items + op expense / Op expense + dividends	17.25	154.48	4	272.52	147.24	89	202	190.27	60	186.01	174.91	60	192.02	148.20	73															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	639,000	623,000	770,000	676,069	483,124	2.57	83.92
Income from lease financing receivables.....	0	0	0	10,764	20,453		-100.00
Fully taxable income on loans and leases.....	630,000	611,000	750,000	649,211	477,621	3.11	71.74
Tax-exempt income on loans and leases.....	9,000	12,000	20,000	37,622	25,956	-25.00	-14.96
Estimated tax benefit on income on loans and leases.....	3,079	4,250	5,846	12,329	17,299	-27.55	-59.05
Income on loans and leases (tax equivalent).....	642,079	627,250	775,846	699,162	520,876	2.36	66.80
Investment interest income (tax equivalent).....	1,246,921	1,637,750	1,999,154	1,914,833	1,880,884	-23.86	-36.16
Interest on balances due from depository institutions.....	-17,000	142,000	416,000	387,251	180,492		
Interest income on other earning assets.....	51,000	187,000	772,000	723,085	497,088	-72.73	-76.53
Total interest income (tax equivalent).....	1,923,000	2,594,000	3,963,000	3,724,331	3,079,340	-25.87	-28.27
Interest on time deposits of \$250K or more	0	19,000	129,000	79,679	64,979	-100.00	
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits	-205,000	-168,000	-29,000	15,742	66,665		
Interest on other deposits	10,000	96,000	409,000	245,023	33,163	-89.58	21.45
Interest on other borrowings and trading liabilities.....	217,000	452,000	639,000	574,969	367,954	-51.99	-27.18
Interest on subordinated debt and mandatory convertible securities	49,000	39,000	73,000	77,787	73,305	25.64	7.48
Total interest expense.....	71,000	438,000	1,221,000	993,200	606,066	-83.79	-83.46
Net interest income (tax equivalent).....	1,852,000	2,156,000	2,742,000	2,731,131	2,473,274	-14.10	-17.75
Non-interest income.....	10,170,000	9,581,000	9,042,000	9,308,526	8,911,984	6.15	25.12
Adjusted operating income (tax equivalent)	12,022,000	11,737,000	11,784,000	12,039,657	11,385,258	2.43	15.82
Overhead expense.....	8,926,000	8,743,000	9,048,000	8,972,905	8,277,975	2.09	10.33
Provision for credit losses.....	-33,000	86,000	10,000	14,429	1,775		
Securities gains (losses)	57,000	4,000	-1,000	5,547	-39,182	1325.00	686.10
Other tax equivalent adjustments	0	0	140,000	0	-2		
Pretax net operating income (tax equivalent).....	3,184,000	2,915,000	2,871,000	3,056,234	3,066,324	9.23	39.28
Applicable income taxes	478,000	478,000	470,000	399,625	721,489	0.00	
Tax equivalent adjustments	13,000	17,000	159,000	57,187	167,437	-23.53	-92.21
Applicable income taxes (tax equivalent).....	491,000	495,000	629,000	456,812	888,926	-0.81	240.07
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	2,693,000	2,420,000	2,242,000	2,599,422	2,177,398	11.28	25.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,693,000	2,420,000	2,242,000	2,599,422	2,177,398	11.28	25.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,693,000	2,420,000	2,242,000	2,599,422	2,177,398	11.28	25.74
Investment securities income (tax equivalent).....	1,246,921	1,637,750	1,999,154	1,914,833	1,880,884	-23.86	-36.16
US Treasury and agency securities (excluding mortgage-backed securities)	166,000	224,000	259,000	276,577	309,745	-25.89	-58.03
Mortgage-backed securities	727,000	984,000	1,248,000	997,336	637,969	-26.12	36.16
All other securities	353,921	429,750	492,154	640,920	933,170	-17.64	-65.43
Cash dividends declared.....	892,000	886,000	938,000	852,401	777,520	0.68	21.79
Common	779,000	734,000	728,000	664,679	595,894	6.13	39.25
Preferred.....	113,000	152,000	210,000	187,722	181,626	-25.66	-34.68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.64	2.85	2	0.97	3.27	0	1.78	4	1	1.66	3.87	0	1.40	3.47	2
Less: Interest expense	0.02	0.23	1	0.16	0.48	6	0.55	0.98	18	0.44	0.79	19	0.28	0.55	16
Equals: Net interest income (tax equivalent)	0.62	2.60	3	0.80	2.77	3	1.23	3.01	7	1.22	3.08	5	1.13	2.92	7
Plus: Non-interest income	3.40	1.04	96	3.57	1.21	94	4.06	1.32	96	4.16	1.31	95	4.07	1.35	97
Equals: adjusted operating income (tax equivalent)	4.02	3.70	72	4.37	4.04	72	5.29	4.41	84	5.38	4.46	89	5.19	4.33	88
Less: Overhead expense	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89	3.78	2.72	88
Less: Provision for credit losses	-0.01	-0.09	65	0.03	0.51	3	0	0.15	11	0.01	0.14	10	0	0.16	12
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	0	0	0	1	0	0	3
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.01	85	0	0.02	37	0	0.01	35	0	0	79	-0.02	0.01	7
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0.06	0	96	0	0	45	0	0	19
Equals: Pretax net operating income (tax equivalent)	1.06	1.66	9	1.09	1.04	49	1.29	1.56	25	1.37	1.57	30	1.40	1.43	43
Less: Applicable income taxes (tax equivalent)	0.16	0.38	10	0.18	0.23	34	0.28	0.36	28	0.20	0.33	15	0.41	0.55	26
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	0.90	1.26	13	0.90	0.81	58	1.01	1.19	23	1.16	1.24	36	0.99	0.89	57
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36	0.99	0.90	56
Memo: Net income (last four quarters)	0.90	1.26	13	0.90	0.82	57	1.01	1.19	23	1.16	1.24	36	0.99	0.91	56
Net income—BHC and noncontrolling (minority) interest	0.90	1.27	12	0.90	0.83	57	1.01	1.20	23	1.16	1.25	36	0.99	0.91	55
Margin Analysis															
Average earning assets / Average assets	88.87	93.08	8	87.50	92.32	6	83.64	91.05	3	85.90	91.48	5	89.16	91.61	24
Average interest-bearing funds / Average assets	70.42	61.99	80	73.53	64.06	81	69.02	65.57	69	66.24	65.56	57	67.11	65.75	61
Interest income (tax equivalent) / Average earning assets	0.72	3.06	1	1.10	3.55	0	2.13	4.41	0	1.94	4.24	0	1.58	3.80	3
Interest expense / Average earning assets	0.03	0.25	1	0.19	0.52	10	0.65	1.08	18	0.52	0.86	21	0.31	0.60	19
Net interest income (tax equivalent) / Average earning assets	0.70	2.80	3	0.92	3.01	5	1.47	3.33	6	1.42	3.38	5	1.27	3.19	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.07	4.01	3	2.28	4.27	1	3.22	5.09	0	2.97	4.95	0	2.38	4.52	0
Interest-bearing bank balances	-0.02	0.14	1	0.14	0.27	10	0.65	2.04	3	0.54	1.64	1	0.27	1.05	1
Federal funds sold and reverse repos	0.64	0.25	81	3.66	0.68	94	14.53	2.44	98	11.55	2.17	98	12.38	1.41	97
Trading assets	0.01	0.45	57	0.05	0.60	55	0.10	0.99	50	0.05	1.11	44	0.02	1.11	36
Total earning assets	0.72	3.04	1	1.10	3.51	0	2.11	4.36	1	1.91	4.20	0	1.49	3.73	1
Investment securities (tax equivalent)	1.11	1.77	6	1.57	2.25	7	2.17	2.76	4	2.15	2.68	10	1.96	2.47	17
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.14	38	1.65	1.75	50	1.87	2.32	20	1.73	2.05	26	1.67	1.62	52
Mortgage-backed securities	1.38	1.57	33	1.95	2.05	34	2.69	2.61	63	2.61	2.50	64	1.81	2.23	13
All other securities	0.84	2.81	4	1.01	3.24	0	1.53	4.06	1	1.97	4.20	2	2.25	3.66	16
Interest-bearing deposits	-0.10	0.21	0	-0.03	0.53	0	0.40	1.10	8	0.27	0.81	6	0.13	0.49	11
Time deposits of \$250K or more	0.66			0.10	1.42	1	0.33	1.96	2	0.19	1.44	4			
Time deposits < \$250K		0.62			1.36			1.82			1.29				
Other domestic deposits	0.01	0.15	1	0.13	0.36	9	1.36	0.93	83	1.43	0.67	93			
Foreign deposits	-0.25	0.14	3	-0.24	0.42	3	-0.05	1.19	3	0.02	0.97	6	0.07	0.51	12
Federal funds purchased and repos	0	0.17	9	0.15	0.62	9	1.91	1.86	51	0.62	1.51	24	0.05	0.94	4
Other borrowed funds and trading liabilities	1.04	1.27	41	1.33	1.50	42	2.16	2.38	34	2.51	2.28	63	1.66	1.77	45
All interest-bearing funds	0.03	0.37	1	0.22	0.74	3	0.79	1.49	12	0.67	1.19	15	0.41	0.82	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Non-interest Income and Expenses															
Total non-interest income	10,170,000	9,581,000	9,042,000	9,308,526	8,911,984										
Fiduciary activities income	7,642,000	7,052,000	6,353,000	6,720,110	6,411,171										
Service charges on deposit accounts - domestic	1,000	1,000	1,000	1,419	1,395										
Trading revenue.....	890,000	912,000	495,000	716,478	627,357										
Investment banking fees and commissions.....	126,000	224,000	237,000	199,740	189,848										
Insurance activities revenue.....	0	0	0	0	0										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	0	0	0	0	0										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	52,000	0	7,000	22,662	72,042										
Other non-interest income.....	1,459,000	1,392,000	1,949,000	1,648,117	1,610,171										
Total overhead expenses	8,926,000	8,743,000	9,048,000	8,972,905	8,277,975										
Personnel expense.....	4,554,000	4,450,000	4,541,000	4,779,743	4,392,603										
Net occupancy expense.....	1,937,000	1,883,000	1,810,000	1,688,161	1,500,854										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	245,000	234,000	236,000	226,209	214,089										
Other operating expenses.....	2,190,000	2,176,000	2,461,000	2,278,792	2,170,429										
Fee income on mutual funds and annuities.....	0	0	0	5	156,245										
Memoranda															
Assets under management in proprietary mutual funds and annuities	1,301,058,000	936,702,000	814,810,000	630,062,416	684,179,842										
Number of equivalent employees	38,524	39,146	38,784	40,142	36,643										
Average personnel expense per employee.....	118.21	113.68	117.08	119.07	119.88										
Average assets per employee.....	7,767.13	6,856.74	5,748.75	5,573.31	5,981.81										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	15	1.75	2.85	43
Overhead expenses / Net Interest Income + non-interest income	74.33	59.28	93	74.60	62.28	85	76.91	61.29	88	74.88	60.88	89	73.79	63.61	82
Percent of Average Assets															
Total overhead expense	2.98	2.17	90	3.26	2.57	80	4.06	2.69	90	4.01	2.71	89	3.78	2.72	88
Personnel expense.....	1.52	1.21	81	1.66	1.30	83	2.04	1.41	92	2.14	1.44	92	2	1.42	88
Net occupancy expense.....	0.65	0.23	99	0.70	0.26	99	0.81	0.28	99	0.75	0.28	99	0.68	0.29	98
Other operating expenses.....	0.81	0.72	73	0.90	0.94	65	1.21	0.97	78	1.12	0.97	77	1.09	1	67
Overhead less non-interest income	-0.42	1.10	2	-0.31	1.25	6	0	1.32	6	-0.15	1.38	5	-0.29	1.34	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	74.25	58.83	93	74.49	61.82	86	76.78	60.64	90	74.53	60.37	90	72.71	62.73	82
Personnel expense.....	37.88	32.93	73	37.91	32.36	84	38.54	32.39	84	39.70	32.51	85	38.58	32.93	80
Net occupancy expense.....	16.11	6.23	98	16.04	6.58	99	15.36	6.52	99	14.02	6.48	99	13.18	6.70	99
Other operating expenses.....	20.25	19.18	58	20.53	22.28	56	22.89	21.20	72	20.81	20.90	54	20.94	22.41	44
Total non-interest income	84.59	27.67	98	81.63	28.83	96	76.73	29.23	92	77.32	28.50	94	78.28	31.08	94
Fiduciary activities income	63.57	2.20	97	60.08	2.09	97	53.91	1.97	97	55.82	2.14	97	56.31	2.38	97
Service charges on domestic deposit accounts	0.01	3.27	4	0.01	3.27	5	0.01	3.88	7	0.01	4.15	6	0.01	4.28	7
Trading revenue.....	7.40	0.62	94	7.77	1.28	90	4.20	1.18	87	5.95	0.85	90	5.51	0.90	89
Investment banking fees and commissions.....	1.05	2.58	39	1.91	2.46	58	2.01	3.54	56	1.66	3.42	48	1.67	3.62	48
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.60	10
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.43	3.30	22	0	3.92	12	0.06	1.86	16	0.19	1.61	21	0.63	1.67	40
Other non-interest income.....	12.14	9.27	75	11.86	9.65	70	16.54	10.04	84	13.69	9.86	76	14.14	10.77	74
Overhead less non-interest income	-10.35	30.52	3	-7.14	31.93	6	0.05	31.06	6	-2.79	31.46	5	-5.57	31.19	2
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.01	21.18	8	16.40	18.63	31	16.37	20.56	18	13.08	19.04	14	23.53	32.99	22
Applicable income tax + TE / Pretax net operating income + TE	15.42	22.67	6	16.98	21.18	15	21.91	23.23	39	14.95	21.56	11	28.99	37.95	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	2,554,000	2,096,000	1,766,000	874,176	97,500	21.85	9391.25
Commercial and industrial loans	4,285,000	4,072,000	4,396,000	4,356,447	3,546,841	5.23	20.41
Loans to individuals	98,000	96,000	93,000	156,415	166,003	2.08	-65.17
Loans to depository institutions and acceptances of other banks	4,000	11,000	137,000	28,178	165,043	-63.64	1.57
Agricultural loans	0	0	0	0	0	0	0
Other loans and leases	25,593,000	21,650,000	19,917,000	20,374,710	19,320,265	18.21	61.07
Less: Unearned income	3,000	0	0	506	1,632	-15.23	
Loans and leases, net of unearned income	32,531,000	27,925,000	26,309,000	25,789,420	23,294,020	16.49	64.66
Less: Allowance for loan and lease losses	87,000	122,000	74,000	67,265	54,146	-28.69	63.70
Net loans and leases	32,444,000	27,803,000	26,235,000	25,722,155	23,239,874	16.69	64.66
Debt securities that reprice or mature in over 1 year	85,818,000	80,850,000	69,400,000	65,902,751	65,244,406	6.14	46.02
Mutual funds and equity securities	1,106,000	937,000	897,000	751,986	805,703	18.04	39.13
Subtotal	119,368,000	109,590,000	96,532,000	92,376,892	89,289,983	8.92	50.58
Interest-bearing bank balances	106,358,000	120,100,000	68,965,000	73,039,775	67,227,339	-11.44	49.94
Federal funds sold and reverse repos	3,012,000	3,106,000	1,487,000	4,678,952	3,240,619	-3.03	54.02
Debt securities that reprice or mature within 1 year	30,011,000	27,288,000	26,197,000	21,158,774	31,937,909	9.98	-20.87
Trading assets	4,366,000	6,203,000	5,269,000	5,661,226	4,616,883	-29.61	-42.08
Total earning assets	263,115,000	266,287,000	198,450,000	196,915,619	196,312,733	-1.19	33.14
Non-interest-bearing cash and due from depository institutions	3,631,000	3,467,000	3,302,000	3,597,285	2,106,777	4.73	176.34
Premises, fixed assets, and leases	2,700,000	2,779,000	3,029,000	2,098,401	2,047,143	-2.84	39.98
Other real estate owned	0	0	0	0	0	0	
Investment in unconsolidated subsidiaries	1,956,000	2,047,000	1,905,000	1,930,092	1,800,797	-4.45	1.42
Intangible and other assets	43,222,000	40,128,000	38,924,000	40,084,666	36,228,686	7.71	8.29
Total assets	314,624,000	314,706,000	245,610,000	244,626,063	238,496,136	-0.03	29.63
Quarterly average assets	302,900,000	276,012,000	228,276,000	221,965,028	216,067,013	9.74	30.12
Average loans and leases (YTD)	30,988,750	27,527,250	24,066,500	23,574,763	21,904,416	12.57	63.01
Memoranda							
Loans held-for-sale	8,000	0	9,000	9,721	2,991		
Loans not held-for-sale	32,523,000	27,925,000	26,300,000	25,779,699	23,291,029	16.47	64.62
Real estate loans secured by 1–4 family	0	0	0	0	0		
Commercial real estate loans	2,554,000	2,096,000	1,766,000	874,176	97,500	21.85	9391.25
Construction and land development	0	0	0	0	0		
Multifamily	783,000	519,000	438,000	201,722	47,500	50.87	
Nonfarm nonresidential	1,771,000	1,577,000	1,328,000	672,454	50,000	12.30	6481.44
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	116,935,000	109,075,000	96,494,000	87,813,511	97,988,018	7.21	19.94
U.S. Treasury securities	20,089,000	12,607,000	13,763,000	15,778,049	16,968,109	59.35	-5.53
US agency securities (excluding mortgage-backed securities)	20,000	26,000	34,000	54,955	283,830	-23.08	-96.19
Municipal securities	1,271,000	1,628,000	1,782,000	1,918,828	9,150,260	-21.93	-87.69
Mortgage-backed securities	54,042,000	54,137,000	47,283,000	40,954,869	37,418,829	-0.18	53.17
Asset-backed securities	9,452,000	10,515,000	8,404,000	6,899,494	13,450,401	-10.11	-36.93
Other debt securities	30,955,000	29,225,000	24,331,000	21,455,330	19,910,886	5.92	116.22
Mutual funds and equity securities	1,106,000	937,000	897,000	751,986	805,703	18.04	39.13
Available-for-sale securities	73,399,000	59,048,000	53,815,000	45,147,861	57,530,090	24.30	17.77
U.S. Treasury securities	17,939,000	6,575,000	3,486,000	1,038,697	10,965	172.84	369.09
US agency securities (excluding mortgage-backed securities)	0	0	0	0	212,087		-100.00
Municipal securities	1,271,000	1,548,000	1,782,000	1,918,828	9,150,260	-17.89	-87.69
Mortgage-backed securities	20,254,000	16,380,000	19,922,000	17,846,700	18,619,894	23.65	-9.52
Asset-backed securities	4,544,000	5,662,000	4,621,000	3,292,095	9,342,111	-19.75	-57.30
Other debt securities	29,391,000	28,883,000	24,004,000	21,051,541	19,389,070	1.76	111.18
Mutual funds and equity securities	0	0	0	0	805,703		-100.00
Held-to-maturity securities appreciation (depreciation)	-160,000	1,073,000	377,000	-562,851	-203,264		
Available-for-sale securities appreciation (depreciation)	-42,000	1,061,000	501,000	-211,482	168,905		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	80,531,000	70,573,000	49,477,000	38,868,855	47,596,908	14.11	74.66

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	55,757,000	48,742,000	16,267,000	19,097,887	21,264,469	14.39	177.34
NOW, ATS and transaction accounts	95,497,000	95,242,000	54,359,000	42,541,958	35,722,722	0.27	544.98
Time deposits less brokered deposits < \$250K	-10,328,000	-10,199,000	-4,116,000	0	0		
MMDA and other savings accounts	7,496,000	7,209,000	5,145,000	2,177,897	169,564	3.98	4341.10
Other non-interest-bearing deposits							
Core deposits	148,422,000	140,994,000	71,655,000	63,817,742	57,156,755	5.27	323.11
Time deposits of \$250K or more	0	0	35,007,000	46,087,000	39,476,000		
Foreign deposits	96,285,000	88,605,000	71,095,000	70,455,499	88,263,615	8.67	-1.01
Federal funds purchased and repos	1,575,000	3,413,000	1,102,000	1,081,931	2,842,006	-53.85	-64.20
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	128,000	4,893,000	1,873,000	294,626	603,711	-97.38	-85.40
Other borrowings w/remaining maturity over 1 year	10,470,000	10,716,000	10,398,000	11,974,189	9,327,632	-2.30	12.80
Brokered deposits < \$250K	10,328,000	10,199,000	4,116,000	0	0	1.26	
Noncore funding	118,786,000	117,826,000	123,591,000	129,893,245	140,512,964	0.81	-28.72
Trading liabilities	5,394,000	10,257,000	6,141,000	4,870,208	5,392,342	-47.41	-0.88
Subordinated notes and debentures + trust preferred securities	3,005,000	2,183,000	2,097,000	1,915,913	2,832,819	37.65	5.22
Other liabilities	11,654,000	17,246,000	17,695,000	19,338,706	10,283,785	-32.42	1.60
Total liabilities	287,261,000	288,506,000	221,179,000	219,835,814	216,178,665	-0.43	29.69
Equity Capital							
Perpetual preferred stock (including surplus)	1,977,000	2,472,000	2,963,000	3,690,469	3,196,798	-20.02	-38.16
Common stock	504,000	504,000	504,000	503,880	503,880	0.00	0.02
Common surplus	10,787,000	10,205,000	10,131,000	10,060,800	9,798,445	5.70	10.27
Retained earnings	25,238,000	23,442,000	21,918,000	20,606,337	18,856,061	7.66	44.56
Accumulated other comprehensive income	-1,134,000	187,000	-876,000	-1,356,218	-1,008,770		
Other equity capital components	-10,009,000	-10,610,000	-10,209,000	-8,715,019	-9,028,943		
Total holding company equity capital	27,363,000	26,200,000	24,431,000	24,790,249	22,317,471	4.44	28.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	27,363,000	26,200,000	24,431,000	24,790,249	22,317,471	4.44	28.95
Total liabilities and capital	314,624,000	314,706,000	245,610,000	244,626,063	238,496,136	-0.03	29.63
Memoranda							
Non-interest-bearing deposits	56,461,000	49,438,000	34,032,000	44,804,774	47,175,181	14.21	-4.94
Interest-bearing deposits	198,574,000	190,360,000	147,841,000	135,555,467	137,721,189	4.31	55.42
Total deposits	255,035,000	239,798,000	181,873,000	180,360,241	184,896,370	6.35	36.26
Long-term debt that reprices within 1 year	599,000	1,198,000	1,310,000	2,264,122	2,520,258	-50.00	-63.83
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	26,200,000	24,431,000	24,790,000	22,317,471	21,219,246		
Accounting restatements	0	0	-53,000	3,809	0		
Net income	2,693,000	2,420,000	2,242,000	2,599,422	2,177,398		
Net sale of new perpetual preferred stock	-500,000	-500,000	-727,000	493,671	55		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,064,000	173,000	200,000	1,294,239	118,889		
Less: Purchase of treasury stock	900,000	500,000	1,600,000	350,000	1,450,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	892,000	886,000	938,000	852,401	777,520		
Change in other comprehensive income	-1,321,000	1,064,000	481,000	-347,449	1,031,421		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	19,000	-2,000	36,000	-368,513	-2,018		
Holding company equity capital, ending balance	27,363,000	26,200,000	24,431,000	24,790,249	22,317,471		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	0.81	36.25	2	0.67	36.22	3	0.72	37.78	3	0.36	37.19	3	0.04	35.54	3
Commercial and industrial loans	1.36	10.76	3	1.29	13.52	5	1.79	12.02	7	1.78	12.85	8	1.49	12.62	9
Loans to individuals	0.03	3.36	7	0.03	3.40	8	0.04	4.20	6	0.06	4.31	7	0.07	4.47	9
Loans to depository institutions and acceptances of other banks	0	0.02	74	0	0.03	72	0.06	0.04	82	0.01	0.05	72	0.07	0.06	82
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases.....	8.13	4.47	76	6.88	4.63	69	8.11	5.01	76	8.33	5	76	8.10	5.10	77
Net loans and leases.....	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1	9.74	62.73	2
Debt securities over 1 year.....	27.28	19.46	72	25.69	15.55	90	28.26	14.60	95	26.94	14.63	92	27.36	14.83	89
Mutual funds and equity securities	0.35	0.06	96	0.30	0.05	93	0.37	0.06	95	0.31	0.06	94	0.34	0.06	94
Subtotal	37.94	79.22	2	34.82	78.16	3	39.30	79.65	7	37.76	79.97	5	37.44	79.31	5
Interest-bearing bank balances	33.80	8.50	98	38.16	7.51	99	28.08	3.06	97	29.86	3.04	99	28.19	3.46	98
Federal funds sold and reverse repos	0.96	0.54	83	0.99	0.82	84	0.61	1.57	77	1.91	1.66	79	1.36	1.81	78
Debt securities 1 year or less	9.54	1.56	96	8.67	1.68	95	10.67	1.91	95	8.65	1.96	92	13.39	1.86	96
Trading assets	1.39	0.49	87	1.97	1.01	86	2.15	1.19	82	2.31	1.33	82	1.94	1.34	79
Total earning assets.....	83.63	91.77	2	84.61	91.05	6	80.80	89.53	5	80.50	89.74	4	82.31	89.84	5
Non-interest cash and due from depository institutions.....	1.15	0.82	80	1.10	1.07	48	1.34	1.14	65	1.47	1.21	70	0.88	1.22	26
Other real estate owned.....	0	0.01	9	0	0.02	4	0	0.03	4	0	0.04	2	0	0.05	3
All other assets.....	15.22	7.35	97	14.28	7.82	93	17.86	9.27	94	18.03	8.98	95	16.80	8.86	94
Memoranda															
Short-term investments	44.30	11.47	98	47.82	11.17	96	39.35	7.63	96	40.42	7.80	94	42.94	8.69	92
U.S. Treasury securities.....	6.39	1.47	88	4.01	0.84	87	5.60	1.03	93	6.45	1.04	94	7.11	1.02	95
US agency securities (excluding mortgage-backed securities)	0.01	0.82	23	0.01	0.63	25	0.01	0.54	28	0.02	0.69	26	0.12	0.75	41
Municipal securities	0.40	1.73	36	0.52	1.69	39	0.73	1.34	50	0.78	1.62	47	3.84	1.60	82
Mortgage-backed securities	17.18	14.14	65	17.20	11.75	77	19.25	11.44	85	16.74	11.13	83	15.69	11.06	74
Asset-backed securities	3	0.50	91	3.34	0.32	95	3.42	0.28	96	2.82	0.33	92	5.64	0.30	95
Other debt securities	9.84	0.53	98	9.29	0.42	98	9.91	0.39	97	8.77	0.41	98	8.35	0.38	98
Loans held-for-sale.....	0	0.55	16	0	0.52	7	0	0.39	18	0	0.30	20	0	0.33	13
Loans held for investment	10.34	58.06	0	8.87	61.72	0	10.71	63.50	2	10.54	63.93	1	9.77	62.63	2
Real estate loans secured by 1–4 family	0	11.46	1	0	11.91	1	0	13.29	2	0	13.46	2	0	13.44	1
Revolving	0	1.42	2	0	1.66	3	0	2.07	3	0	2.27	3	0	2.40	3
Closed-end, secured by first liens	0	9.67	1	0	9.81	1	0	10.69	2	0	10.57	2	0	10.35	1
Closed-end, secured by junior liens	0	0.17	3	0	0.22	3	0	0.28	3	0	0.31	3	0	0.34	4
Commercial real estate loans	0.81	22.69	3	0.67	22.22	5	0.72	22.23	7	0.36	21.58	6	0.04	19.88	6
Construction and land development	0	3.34	1	0	3.40	3	0	3.44	3	0	3.51	3	0	3.25	4
Multifamily.....	0.25	3.57	6	0.16	3.12	8	0.18	3.01	9	0.08	2.72	10	0.02	2.54	10
Nonfarm nonresidential	0.56	14.57	5	0.50	14.72	7	0.54	14.69	7	0.27	14.44	7	0.02	13.30	7
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	7.85	61.05	3	7.51	57.15	3	6.71	57.46	3	3.39	56.49	4	0.42	54.84	3
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	7.85	61.05	3	7.51	57.15	3	6.71	57.46	3	3.39	56.49	4	0.42	54.84	3
Real estate loans secured by 1–4 family.....	0	19.86	1	0	19.43	1	0	20.75	2	0	21.10	2	0	21.45	1
Revolving	0	2.43	2	0	2.64	3	0	3.15	3	0	3.50	3	0	3.77	3
Closed-end.....	0	17.24	1	0	16.59	1	0	17.39	2	0	17.39	2	0	17.41	1
Commercial real estate loans	7.85	37.86	9	7.51	34.63	9	6.71	33.52	8	3.39	32.14	7	0.42	29.99	7
Construction and land development.....	0	5.65	1	0	5.26	3	0	5.09	3	0	5.20	3	0	4.90	4
1–4 family.....	0	1.18	3	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7
Other	0	4.40	1	0	4.19	3	0	4.02	3	0	4.05	3	0	3.90	4
Multifamily.....	2.41	5.78	28	1.86	4.96	24	1.66	4.69	24	0.78	4.10	12	0.20	3.84	11
Nonfarm nonresidential	5.44	24.56	9	5.65	22.93	11	5.05	22.15	11	2.61	21.40	8	0.21	20.03	7
Owner-occupied.....	0	8.29	2	0	7.68	2	0	7.72	3	0	8.03	3	0	7.58	4
Other.....	5.44	15.94	14	5.65	14.95	16	5.05	14.34	16	2.61	13.38	10	0.21	12.45	8
Real estate loans secured by farmland.....	0	0.54	8	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks.....	0.01	0.04	77	0.04	0.06	82	0.52	0.11	88	0.11	0.12	82	0.71	0.17	85
Commercial and industrial loans	13.17	18.86	33	14.58	22.17	21	16.71	19.53	43	16.89	20.32	40	15.23	20.53	36
Loans to individuals	0.30	6.24	16	0.34	6.13	15	0.35	7.13	12	0.61	7.36	18	0.71	7.61	21
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases.....	78.67	8.75	99	77.53	9.09	98	75.70	9.85	97	79	9.66	97	82.94	10.32	98
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	14.18	391.81	2	12.35	381.27	3	11.58	391.26	4	5.70	379.80	3	0.63	366.85	2
Real estate loans secured by 1–4 family.....	0	126.06	1	0	125.03	1	0	138.18	1	0	137.84	1	0	138.55	0
Revolving	0	15.44	2	0	17.42	2	0	21.26	2	0	23.33	2	0	25.05	3
Closed-end.....	0	108.85	1	0	106.14	1	0	115.20	1	0	112.79	1	0	111.69	0
Commercial real estate loans	14.18	245.88	3	12.35	234.65	6	11.58	229.44	7	5.70	219.72	7	0.63	204.45	5
Construction and land development.....	0	35.95	1	0	35.62	2	0	34.95	2	0	35.36	2	0	32.91	3
1–4 family.....	0	7.42	3	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6
Other	0	28.11	1	0	28.16	2	0	27.32	2	0	27.26	2	0	26.01	3
Multifamily.....	4.35	38.66	9	3.06	32.74	8	2.87	31.04	10	1.32	27.85	9	0.31	25.95	11
Nonfarm nonresidential	9.83	158.05	4	9.30	155.06	7	8.71	152.10	8	4.38	147.22	6	0.32	137.03	6
Owner-occupied.....	0	52.99	1	0	52.37	2	0	53.07	3	0	54.89	3	0	51.62	4
Other	9.83	102.54	6	9.30	100.54	8	8.71	97.41	9	4.38	91.80	7	0.32	84.09	6
Real estate loans secured by farmland.....	0	3.22	8	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks.....	0.02	0.21	74	0.06	0.28	74	0.90	0.44	83	0.18	0.54	72	1.07	0.68	82
Commercial and industrial loans	23.79	114.45	5	24	139.91	7	28.83	122.02	8	28.40	128.82	10	22.98	126.55	10
Loans to individuals	0.54	34.55	9	0.57	37.47	9	0.61	43.51	8	1.02	42.67	9	1.08	44.83	10
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases.....	142.10	51.06	90	127.61	49.54	90	130.61	52.44	90	132.85	51.79	92	125.16	52.78	89
Supplemental															
Non-owner occupied CRE loans / Gross loans	7.85	30.07	8	7.51	27.32	10	6.71	26.45	9	3.39	24.79	8	0.42	23.09	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.18	195.33	3	12.35	183.76	6	11.58	178.57	7	5.70	167.93	7	0.63	156.17	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	14.18	252.85	3	12.35	240.85	5	11.58	236.10	6	5.70	225.98	6	0.63	210.40	4

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	44.30	11.47	98	47.82	11.17	96	39.35	7.63	96	40.42	7.80	94	42.94	8.69	92
Liquid assets	60.12	29.03	95	62.51	26.22	93	55.76	22.44	92	57.75	22.72	92	51.84	24.04	89
Investment securities	37.17	21.63	92	34.66	17.85	94	39.29	16.99	98	35.90	17.27	94	41.09	17.35	96
Net loans and leases	10.31	58.67	0	8.83	61.58	0	10.68	63.77	1	10.51	63.98	1	9.74	62.73	2
Net loans, leases and standby letters of credit	11.34	59.49	0	9.89	62.48	0	12.03	64.84	3	11.74	65.07	1	11.07	63.89	2
Core deposits	47.17	75.71	6	44.80	70.67	9	29.17	63.09	10	26.09	62.13	8	23.97	61.26	8
Noncore funding	37.75	10.30	95	37.44	14.13	89	50.32	19.36	93	53.10	21.34	92	58.92	22.32	97
Time deposits of \$250K or more	0	1.58	1	0	2.11	1	14.25	2.94	98	18.84	2.89	99	16.55	2.57	99
Foreign deposits	30.60	0.34	98	28.15	0.36	97	28.95	0.43	97	28.80	0.47	98	37.01	0.54	98
Federal funds purchased and repos	0.50	1.23	45	1.08	1.47	55	0.45	1.94	36	0.44	1.97	32	1.19	2.23	50
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.46	0.54	12	0.10	0.54	44	-0.16	0.48	16	-1.47	0.54	10	-0.17	0.73	12
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.04	1	32	1.55	1.24	66	0.76	3.01	27	0.12	3.67	10	0.25	3.96	13
Earning assets that reprice within 1 year	60.45	37.37	90	61.27	39.38	93	54.22	39.29	89	55.78	40.29	85	58.56	41.61	85
Interest-bearing liabilities that reprice within 1 year	30.38	6.39	96	27.97	8.20	93	35.97	10.19	96	37.13	10.01	97	42.70	8.46	98
Long-term debt that reprices within 1 year	0.19	0.26	74	0.38	0.47	70	0.53	0.96	65	0.93	1.34	66	1.06	1.58	66
Net assets that reprice within 1 year	29.88	29.65	49	32.91	29.11	56	17.72	26.63	26	17.72	27.38	31	14.81	29.77	17
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-17.25	-2.33	9	-29.81	3.20	1	27.91	14.45	84	33.58	16.62	85	42.68	17.03	90
Net short-term noncore funding dependence	-105.59	-7.71	1	-118.91	-4.76	3	-56.37	3.38	4	-55.32	4.66	5	-66.34	4.83	5
Short-term investment / Short-term noncore funding	1,044.99	273.46	96	745.54	184.19	95	228.83	77.77	91	206.95	66.46	87	237.19	74.86	92
Liquid assets - short-term noncore funding / Nonliquid assets	140.15	36.68	95	149.61	28.18	95	87.17	16.97	94	90.44	16.04	94	70.06	18.16	90
Net loans and leases / Total deposits	12.72	72.79	0	11.59	79.43	0	14.42	90.31	0	14.26	90.08	0	12.57	90.14	0
Net loans and leases / Core deposits	21.86	78.25	0	19.72	88.34	0	36.61	103.93	0	40.31	105	0	40.66	105.65	0
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.89	0.12	16	6.37	1.57	96	2.48	0.72	89	-3.69	-0.82	8	-1.32	-0.31	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.23	-0.25	48	6.30	4.31	76	3.30	1.36	86	-1.38	-1.98	68	1.10	-0.77	85
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02			0.02			0			-0.05			-0.08		
Percent of Investment Securities															
Held-to-maturity securities	36.29	14.28	80	45.01	11.38	91	43.30	12.67	88	47.73	16.19	90	41.29	15.76	85
Available-for-sale securities	62.77	83.77	17	54.14	87.23	7	55.77	85.40	11	51.41	81.88	9	58.71	84.24	14
U.S. Treasury securities	17.18	6.70	83	11.56	4.72	83	14.26	6.15	79	17.97	6.99	80	17.32	6.96	80
US agency securities (excluding mortgage-backed securities)	0.02	4.12	23	0.02	4.01	25	0.04	3.49	28	0.06	4.02	24	0.29	4.42	33
Municipal securities	1.09	8.22	28	1.49	9.83	29	1.85	7.75	33	2.19	9.16	34	9.34	9.31	57
Mortgage-backed securities	46.22	66.54	17	49.63	66.64	24	49	67.43	22	46.64	65.45	19	38.19	65.34	14
Asset-backed securities	8.08	2.50	83	9.64	1.91	90	8.71	1.66	88	7.86	2.05	87	13.73	1.74	92
Other debt securities	26.47	3.08	96	26.79	3.01	94	25.22	2.94	93	24.43	2.79	94	20.32	2.57	94
Mutual funds and equity securities	0.95	0.29	85	0.86	0.35	80	0.93	0.40	77	0.86	0.42	79	0.82	0.51	72
Debt securities 1 year or less	25.66	7.78	90	25.02	10.55	84	27.15	11.86	85	24.10	11.91	84	32.59	11.79	88
Debt securities 1 to 5 years	31.27	18.25	80	23.94	17.03	67	24.39	17.94	69	27.48	19.18	70	24.88	18.80	67
Debt securities over 5 years	42.12	71.11	14	50.18	69.86	18	47.53	66.02	28	47.57	64.73	30	41.71	64.73	24
Pledged securities	68.87	32.26	90	64.70	35.67	83	51.27	30.57	78	44.26	33.30	63	48.57	34.58	70
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-7.38	27.98	28	55.71	183.32	35	-2.25	26.69	37	-3.45	6.77	38	-7.59	19.19	28
Investment securities	7.21	31.36	19	13.04	23.62	37	9.89	11.75	59	-10.38	9.42	10	0.51	8.45	34
Core deposits	5.27	16.94	9	96.77	26.88	97	12.28	11.23	65	11.65	7.29	74	62.94	12.19	96
Noncore funding	0.81	-14.79	74	-4.66	-12.18	59	-4.85	6.59	30	-7.56	10.67	21	-15.68	5.59	28

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	33,025,000	34,316,000	29,698,000	28,654,596	26,370,007
Commit: Secured commercial real estate loans	86,000	55,000	47,000	18,255	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,237,000	3,330,000	3,324,000	2,984,791	3,158,247
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	414,362,000	466,479,000	392,244,000	368,921,278	423,351,073
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	9,604,000	2,842,000	4,368,000	2,347,677	2,392,118
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	15,100,000	7,449,000	15,196,000	10,596,400	11,046,700
Futures and forward foreign exchange	2,542,399,000	2,558,028,000	2,316,339,000	2,186,488,716	1,660,102,226
Written options contracts (foreign exchange)	210,000	661,000	1,110,000	576,151	302,284
Purchased options contracts (foreign exchange)	328,000	946,000	1,581,000	578,112	349,778
Foreign exchange rate swaps	1,319,000	534,000	1,359,000	1,344,305	1,309,926
Commodity and other futures and forward contracts	0	0	0	0	66,308
Written options contracts (commodity and other)	32,868,000	32,359,000	26,895,000	26,633,575	26,652,573
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	10.50	22.78	9	10.90	22.01	10	12.09	23.52	13	11.71	24.05	12	11.06	24.03	13
Standby letters of credit	1.03	0.65	80	1.06	0.71	75	1.35	0.84	80	1.22	0.92	72	1.32	0.96	74
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14
Securities lent	131.70	0.10	99	148.23	0.18	99	159.70	0.40	99	150.81	0.62	99	177.51	0.75	99
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	826.96	46.30	93	827.06	48.62	94	963.66	68.47	93	911.01	65.81	94	713.73	75.35	91
Interest rate contracts	7.85	32.46	32	3.27	34.36	12	7.97	47.31	23	5.29	43.84	23	5.63	53.66	26
Interest rate futures and forward contracts	3.05	3.25	79	0.90	6.21	54	1.78	10.67	70	0.96	11.40	65	1	13.82	65
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	4.80	20.49	25	2.37	20.83	17	6.19	28.86	25	4.33	26.74	24	4.63	25.60	27
Foreign exchange contracts	808.67	6.30	99	813.51	6.01	99	944.75	10.12	99	894.83	10.92	99	696.89	9.40	98
Futures and forward foreign exchange contracts	808.08	3.78	99	812.83	3.47	99	943.10	5.23	99	893.81	5.22	99	696.07	4.53	99
Written options contracts (foreign exchange)	0.07	0.04	86	0.21	0.03	89	0.45	0.05	91	0.24	0.14	89	0.13	0.06	87
Purchased options contracts (foreign exchange)	0.10	0.04	87	0.30	0.04	92	0.64	0.08	92	0.24	0.13	89	0.15	0.06	87
Foreign exchange rate swaps	0.42	0.76	82	0.17	0.77	81	0.55	2.03	82	0.55	2.17	81	0.55	2.34	81
Equity, commodity, and other derivative contracts	10.45	0.92	93	10.28	1.86	91	10.95	3.32	89	10.89	4.08	89	11.20	3.81	88
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0.03	0.30	82
Written options contracts (commodity and other)	10.45	0.32	94	10.28	0.52	93	10.95	0.98	92	10.89	1.48	91	11.18	1.21	90
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	106.57	44.98	90	124.66	42.82	92	123.40	45.53	91	121.55	44.93	91	120.39	46.60	90

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,601,828,000	2,602,819,000	2,366,848,000	2,228,564,936	1,702,221,913
Interest rate contracts	24,704,000	10,291,000	19,564,000	12,944,077	13,438,818
Foreign exchange contracts	2,544,256,000	2,560,169,000	2,320,389,000	2,188,987,284	1,662,064,214
Equity, commodity, and other contracts	32,868,000	32,359,000	26,895,000	26,633,575	26,718,881
Derivatives Position					
Futures and forwards	2,552,003,000	2,560,870,000	2,320,707,000	2,188,836,393	1,662,560,652
Written options	33,078,000	33,020,000	28,005,000	27,209,726	26,954,857
Exchange-traded	0	0	0	0	0
Over-the-counter	33,078,000	33,020,000	28,005,000	27,209,726	26,954,857
Purchased options	328,000	946,000	1,581,000	578,112	349,778
Exchange-traded	0	0	0	0	0
Over-the-counter	328,000	946,000	1,581,000	578,112	349,778
Swaps	16,419,000	7,983,000	16,555,000	11,940,705	12,356,626
Held for trading	2,547,160,000	2,557,790,000	2,321,581,000	2,187,923,344	1,635,609,870
Interest rate contracts	9,604,000	2,842,000	4,368,000	2,347,677	2,392,118
Foreign exchange contracts	2,537,556,000	2,554,948,000	2,317,213,000	2,185,575,667	1,633,151,444
Equity, commodity, and other contracts	0	0	0	0	66,308
Non-traded	54,668,000	45,029,000	45,267,000	40,641,592	66,612,043
Interest rate contracts	15,100,000	7,449,000	15,196,000	10,596,400	11,046,700
Foreign exchange contracts	6,700,000	5,221,000	3,176,000	3,411,617	28,912,770
Equity, commodity, and other contracts	32,868,000	32,359,000	26,895,000	26,633,575	26,652,573
Derivative contracts (excluding futures and FX 14 days or less)	1,554,219,000	1,719,534,000	1,563,031,000	1,423,835,613	1,694,231,336
One year or less	1,503,907,000	1,687,599,000	1,532,900,000	1,393,024,972	1,664,809,490
Over 1 year to 5 years	50,312,000	31,935,000	30,094,000	30,713,441	28,198,946
Over 5 years	0	0	37,000	97,200	1,222,900
Gross negative fair value (absolute value)	15,798,000	25,867,000	15,148,000	16,544,331	11,545,934
Gross positive fair value	15,161,000	25,868,000	15,106,000	16,324,587	11,581,722
Held for trading	15,100,000	25,863,000	15,098,000	16,294,586	11,453,727
Non-traded	61,000	5,000	8,000	30,001	127,995
Current credit exposure on risk-based capital derivative contracts	6,212,000	12,033,000	7,353,000	6,178,825	6,080,767
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	0.95	94.17	0	0.40	94.10	0	0.83	93.44	0	0.58	92.91	0	0.79	92.20	2
Foreign exchange contracts	97.79	3.47	99	98.36	3.49	99	98.04	3.20	99	98.22	3.39	99	97.64	3.53	99
Equity, commodity, and other contracts	1.26	1.14	79	1.24	1.17	76	1.14	1.64	72	1.20	1.93	70	1.57	1.94	69
Futures and forwards	98.09	11.16	98	98.39	14.05	99	98.05	13.49	99	98.22	12.78	99	97.67	13.23	99
Written options	1.27	6.28	29	1.27	8.18	26	1.18	5.91	29	1.22	6.60	29	1.58	6.68	31
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	1.27	5.96	32	1.27	7.73	29	1.18	5.10	31	1.22	5.49	33	1.58	5.27	36
Purchased options	0.01	3.27	42	0.04	3.42	39	0.07	4.42	37	0.03	4.19	39	0.02	4.73	32
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0.01	2.87	43	0.04	2.86	42	0.07	3.35	40	0.03	3.20	42	0.02	3.32	36
Swaps	0.63	74.26	7	0.31	68.76	6	0.70	69.75	6	0.54	70.34	5	0.73	68.94	6
Held for trading	97.90	40.42	86	98.27	43.53	86	98.09	44.16	86	98.18	46.31	86	96.09	46.32	86
Interest rate contracts	0.37	34.15	44	0.11	36.62	39	0.18	37.24	37	0.11	38.40	37	0.14	37.84	35
Foreign exchange contracts	97.53	1.68	99	98.16	1.60	99	97.90	1.60	99	98.07	1.85	99	95.94	2.10	99
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	72
Non-traded	2.10	59.58	13	1.73	56.47	13	1.91	55.84	13	1.82	53.69	13	3.91	53.68	13
Interest rate contracts	0.58	56.71	10	0.29	53.82	9	0.64	52.22	10	0.48	50.60	9	0.65	51.23	12
Foreign exchange contracts	0.26	0.40	78	0.20	0.46	75	0.13	0.34	74	0.15	0.57	72	1.70	0.60	85
Equity, commodity, and other contracts	1.26	0.09	92	1.24	0.10	91	1.14	0.13	88	1.20	0.16	90	1.57	0.21	90
Derivative contracts (excluding futures and forex 14 days or less)	59.74	92.53	10	66.06	91.48	13	66.04	93.86	11	63.89	94.47	9	99.53	95.63	65
One year or less	57.80	27.56	80	64.84	32.05	82	64.77	32.17	80	62.51	32.51	78	97.80	31.96	90
Over 1 year to 5 years	1.93	27.01	14	1.23	27.06	10	1.27	30.45	12	1.38	31.16	11	1.66	31.85	12
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	10	0	28.71	11	0.07	29.43	12
Gross negative fair value (absolute value)	0.61	0.98	35	0.99	1.55	43	0.64	0.83	48	0.74	0.72	51	0.68	0.69	49
Gross positive fair value	0.58	1.34	14	0.99	2.23	15	0.64	1.19	26	0.73	0.85	44	0.68	0.71	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.88	0.04	94	1.54	0.07	94	1	0.06	93	1.08	0.06	94	0.75	0.06	93
Gross positive fair value (X)	0.85	0.05	94	1.54	0.09	94	1	0.07	93	1.07	0.06	94	0.75	0.06	93
Held for trading (X)	0.84	0.04	94	1.54	0.07	94	0.99	0.06	93	1.07	0.05	94	0.74	0.05	93
Non-traded (X)	0	0.01	42	0	0.02	14	0	0.01	27	0	0.01	42	0.01	0.01	74
Current credit exposure (X)	0.35	0.04	94	0.71	0.06	96	0.48	0.05	93	0.40	0.04	94	0.40	0.04	93
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	5.56	0.46	94	9.91	0.85	96	7.07	0.73	94	6.25	0.53	94	5.92	0.53	93

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	122,000	74,000	67,000	54,146	53,146
Gross losses	2,000	41,000	3,000	1,310	775
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	0
Net losses	2,000	41,000	3,000	1,310	775
Provision for loan and lease losses	-29,000	83,000	10,000	14,429	1,775
Adjustments	-4,000	6,000	0	0	0
Ending balance	87,000	122,000	74,000	67,265	54,146
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	-0.09	69	0.03	0.51	3	0	0.15	11	0.01	0.14	10	0	0.16	12
Provision for loan and lease losses / Average loans and leases	-0.09	-0.16	56	0.30	0.82	13	0.04	0.24	16	0.06	0.24	20	0.01	0.28	13
Provision for loan and lease losses / Net loan and lease losses	-1,450	-105.48	6	202.44	487.86	20	333.33	130.58	93	1,101.45	134.68	98	229.03	143.18	82
Allowance for loan and lease losses / Total loans and leases not held for sale	0.27	1.23	2	0.44	1.58	2	0.28	0.83	5	0.26	0.90	4	0.23	0.98	3
Allowance for loan and lease losses / Total loans and leases	0.27	1.20	2	0.44	1.55	3	0.28	0.81	6	0.26	0.89	4	0.23	0.96	3
Allowance for loan and lease losses / Net loans and leases losses (X)	43.50	21.39	83	2.98	11.58	9	24.67	8.03	87	51.35	7.54	95	69.87	8.39	96
Allowance for loan and lease losses / Nonaccrual assets	364.13			299.17			218.72			214.03			178.03		
ALLL / 90+ days past due + nonaccrual loans and leases	287.08			244.34			151.73			722.27	160.51	98	1,890.57	136.22	99
Gross loan and lease losses / Average loans and leases	0.01	0.19	1	0.15	0.34	33	0.01	0.28	4	0.01	0.30	3	0	0.33	2
Recoveries / Average loans and leases	0	0.08	1	0	0.07	1	0	0.08	1	0	0.09	0	0	0.09	1
Net losses / Average loans and leases	0.01	0.11	13	0.15	0.27	43	0.01	0.21	10	0.01	0.22	10	0	0.24	8
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	0	34.67	1	0	33.98	1	0	36.22	2	0	41.30	0	0	33.49	1
Earnings coverage of net loan and lease losses (X)	1,571	39.72	98	72.71	22.91	88	907.33	24.40	98	2,300.36	21.75	99	3,742.79	19.67	99
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	41	0	0.04	23	0	0.01	38	0	0.02	40	0	0.02	34
Real estate loans secured by 1–4 family	0	-0.02			0.01			0.01			0.01			0.03	
Revolving		-0.07			0.01			0.02			0.03			0.09	
Closed-end		-0.01			0			0			0.01			0.02	
Commercial real estate loans	0	0.04	31	0	0.07	17	0	0.01	38	0	0.01	47	0	0.01	46
Construction and land development		0			0			-0.01			-0.03			-0.02	
1–4 family		0			0			0			-0.01			0	
Other		0			0			-0.01			-0.02			-0.01	
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	29	0	0.11	14	0	0.02	38	0	0.02	35	0	0.03	41
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	0	0.01	34	0	0.01	43
Other	0	0.04	35	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	44
Real estate loans secured by farmland		0			0.02			0.01			0			0.01	
Commercial and industrial loans	0.05	0.17	30	1.01	0.47	83	0.07	0.37	16	0.03	0.31	14	0.02	0.39	16
Loans to individuals		0.71			1.13			1.17			1.16			1.25	
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans		0.02			0.19			0.08			0.15			0.18	
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.10	32	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020			12/31/2019			12/31/2018			12/31/2017				
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		39,000			75,000			0		13,788		4,540			
90+ days past due loans and leases		0			0			0		9,313		2,864			
Nonaccrual loans and leases		0			0			0		0		0			
Total past due and nonaccrual loans and leases		39,000			75,000			0		23,101		7,404			
Restructured 30–89 days past due		0			0			0		0		0			
Restructured 90+ days past due		0			0			0		0		0			
Restructured nonaccrual		0			0			0		0		0			
Total restructured loans and leases		0			0			0		0		0			
30–89 days past due loans held for sale		0			0			0		0		0			
90+ days past due loans held for sale		0			0			0		0		0			
Nonaccrual loans held for sale		0			0			0		0		0			
Total past due and nonaccrual loans held for sale		0			0			0		0		0			
Restructured loans and leases in compliance		0			0			0		0		0			
Other real estate owned		0			0			0		0		0			
Other Assets															
30–89 days past due		0			0			0		0		0			
90+ days past due		0			0			0		0		0			
Nonaccrual		0			0			0		0		0			
Total other assets past due and nonaccrual		0			0			0		0		0			
Percent of Loans and Leases															
30–89 days past due loans and leases	0.12	0.32	22	0.27	0.39	39	0	0.43	0	0.05	0.44	3	0.02	0.47	3
90+ days past due loans and leases	0	0.10	10	0	0.12	9	0	0.15	8	0.04	0.17	41	0.01	0.20	24
Nonaccrual loans and leases	0	0.46	0	0	0.66	0	0	0.51	0	0	0.54	0	0	0.63	1
90+ days past due and nonaccrual loans and leases	0	0.62	0	0	0.85	0	0	0.71	0	0.04	0.75	1	0.01	0.88	0
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.02	13
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25
Nonaccrual restructured	0	0.10	2	0	0.13	3	0	0.14	4	0	0.16	3	0	0.20	3
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12	0.32	22	0.27	0.40	39	0	0.43	0	0.05	0.44	3	0.02	0.47	3
90+ days past due assets	0	0.10	9	0	0.12	8	0	0.15	6	0.04	0.18	38	0.01	0.20	22
Nonaccrual assets	0	0.47	0	0	0.67	0	0	0.53	0	0	0.57	0	0	0.64	1
30+ days past due and nonaccrual assets	0.12	0.97	3	0.27	1.29	3	0	1.19	0	0.09	1.26	1	0.03	1.39	0
Percent of Total Assets															
90+ days past due and nonaccrual assets	0	0.36	0	0	0.52	0	0	0.44	0	0	0.48	0	0	0.54	0
90+ days past due and nonaccrual assets + other real estate owned	0	0.37	0	0	0.55	0	0	0.48	0	0	0.52	0	0	0.59	0
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0	0.41	0	0	0.60	0	0	0.53	0	0	0.60	0	0	0.72	1
Allowance for loan and lease losses	0	62.64	0	0	66.66	0	0	115.41	0	0	118.28	0	0	129.01	1
Equity capital + allowance for loan and lease losses	0	3.60	0	0	4.97	0	0	4.28	0	0	4.79	0	0	5.78	1
Tier 1 capital + allowance for loan and lease losses	0	4.30	0	0	6.05	0	0	5.65	0	0	6.16	0	0	7.35	1
Loans and leases + other real estate owned	0	0.71	0	0	0.97	0	0	0.85	0	0	0.96	0	0	1.15	1

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.26	2	0	0.39	1	0	0.38	2	0	0.42	1	0	0.44	2
	90+ days past due		0	0.12	15	0	0.16	14	0	0.16	13	0	0.22	12	0	0.26	10
	Nonaccrual.....		0	0.52	1	0	0.76	1	0	0.46	2	0	0.57	1	0	0.69	1
Commercial and industrial	30–89 days past due		0.77	0.24	93	0	0.23	3	0	0.31	2	0	0.30	2	0	0.32	3
	90+ days past due		0	0.04	18	0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	11
	Nonaccrual.....		0	0.57	2	0	0.75	3	0	0.83	3	0	0.76	3	0	0.93	3
Individuals	30–89 days past due		0	0.63	6	0	0.83	4	0	0.83	5	0	0.84	5	0	0.97	3
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15
	Nonaccrual.....		0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due			0.07			0.17			0.24			0.17			0.17	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.70			0.49			0.67			0.75			0.96	
Foreign governments	30–89 days past due		0	0.50	43	0	0	50	0	0.07	47	0	0.01	46	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.15	43	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46
Other loans and leases	30–89 days past due		0.02	0.12	53	0.35	0.18	77	0	0.20	14	0.07	0.17	49	0.02	0.20	38
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0.05	0.01	84	0.01	0.02	72
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due		0.46			0.65			0.67			0.71			0.74	
	90+ days past due		0.24			0.33			0.31			0.46			0.49	
	Nonaccrual		0.71			0.89			0.73			0.86			0.97	
Revolving	30–89 days past due		0.28			0.48			0.45			0.50			0.61	
	90+ days past due		0.02			0.03			0.05			0.05			0.07	
	Nonaccrual		1.18			1.13			1			1.17			1.17	
Closed-end	30–89 days past due		0.49			0.65			0.70			0.75			0.79	
	90+ days past due		0.26			0.38			0.35			0.53			0.57	
Junior lien	Nonaccrual		0.67			0.87			0.70			0.84			0.96	
	30–89 days past due		0.01			0.02			0.02			0.03			0.03	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.03			0.04			0.04			0.06			0.07	
Commercial real estate	30–89 days past due	0	0.15	3	0	0.26	4	0	0.18	4	0	0.17	5	0	0.18	6
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.03	20	0	0.04	16
	Nonaccrual	0	0.38	2	0	0.62	2	0	0.23	5	0	0.28	4	0	0.34	4
Construction and development	30–89 days past due		0.17			0.28			0.28			0.21			0.23	
	90+ days past due		0.01			0.01			0.02			0.02			0.03	
1–4 family	Nonaccrual		0.20			0.41			0.20			0.19			0.24	
	30–89 days past due		0.02			0.03			0.06			0.06			0.07	
Other	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0.03			0.02			0.02			0.03	
	30–89 days past due		0.13			0.22			0.20			0.13			0.13	
	90+ days past due		0			0			0.01			0.02			0.02	
	Nonaccrual		0.16			0.35			0.17			0.15			0.18	
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.10	18	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.23	6	0	0.14	5	0	0.17	6	0	0.17	6
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.03	21	0	0.04	20
Owner Occupied	Nonaccrual	0	0.45	3	0	0.80	2	0	0.28	5	0	0.30	5	0	0.38	5
	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.09	6	0	0.07	8
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23
Other	Nonaccrual	0	0.17	5	0	0.27	5	0	0.16	7	0	0.17	6	0	0.21	7
	30–89 days past due	0	0.08	14	0	0.14	11	0	0.07	9	0	0.07	8	0	0.09	11
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	7	0	0.44	5	0	0.10	9	0	0.13	7	0	0.14	8
Farmland	30–89 days past due		0.10			0.11			0.23			0.25			0.27	
	90+ days past due		0			0			0.01			0.01			0.06	
	Nonaccrual		0.69			1.13			0.84			1.23			1.07	
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,282,000	99,000	426,000	1,849,660	1,273,382										
Retained earnings	25,238,000	23,442,000	21,918,000	20,606,337	18,856,061										
Accumulated other comprehensive income (AOCI)	-1,133,000	187,000	-870,000	-1,331,577	-972,061										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	25,387,000	23,728,000	21,474,000	21,124,420	19,157,382										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	9,265,000	9,138,000	9,143,000	9,442,444	6,886,309										
Accumulated other comprehensive income-related adjustments	-30,000	87,000	0	0	0										
Other deductions from common equity tier 1 capital	205,000	130,000	118,000	102,398	66,828										
Subtotal:	15,947,000	14,373,000	12,213,000	11,579,578	12,204,245										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	15,947,000	14,373,000	12,213,000	11,579,578	12,204,245										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,976,000	2,471,000	2,962,000	3,690,469	3,196,798										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,976,000	2,471,000	2,962,000	3,690,469	3,196,798										
Less: Additional tier 1 capital deductions	0	0	0	237	19,045										
Additional tier 1 capital	1,976,000	2,471,000	2,962,000	3,690,232	3,177,753										
Tier 1 Capital	17,923,000	16,844,000	15,175,000	15,269,810	15,381,998										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,588,000	961,000	1,095,000	777,650	980,741										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	106,000	148,000	91,000	83,307	72,034										
Exited advanced approach eligible credit reserves	0	0	5,000	14,267	3,978										
Unrealized gains on AFS preferred stock classified as equity					565										
Tier 2 capital before deductions	1,694,000	1,109,000	1,186,000	860,957	1,053,340										
Exited advanced approach tier 2 capital before deductions	1,588,000	961,000	1,100,000	791,917	985,284										
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,694,000	1,109,000	1,186,000	860,957	1,053,340										
Exited advanced approach tier 2 capital	1,588,000	961,000	1,100,000	791,917	985,284										
Total capital	19,617,000	17,953,000	16,361,000	16,130,767	16,435,338										
Exited advanced approach total capital	19,511,000	17,805,000	16,275,000	16,061,727	16,367,282										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	302,900,000	276,012,000	228,276,000	221,965,028	216,067,013										
Less: Deductions from common equity tier 1 capital	9,470,000	9,268,000	9,261,000	9,545,079	6,972,182										
Less: Other deductions	-137,000	3,256,000	-609,000	495,746	-232,958										
Total assets for leverage ratio	293,567,000	263,488,000	219,624,000	211,924,203	209,327,789										
Total risk-weighted assets	111,666,640	121,455,640	104,004,020	98,820,390	102,682,896										
Exited advanced approach total RWA	111,398,000	111,223,000	104,364,000	95,315,020	99,155,643										
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.28	12.37	80	11.83	12.35	44	11.74	12.11	47	11.72	12.09	50	11.89	12.16	53
Common equity tier 1 capital, column B	14.32	0.29	97	12.92	0.30	95	11.70	0.29	94	12.15	0.52	94	12.31	0.44	95
Tier 1 capital, column A	16.05	13.11	87	13.87	13.08	73	14.59	12.78	79	15.45	12.85	84	14.98	12.95	77
Tier 1 capital, column B	16.09	0.34	97	15.14	0.34	96	14.54	0.34	96	16.02	0.60	98	15.51	0.51	99
Total capital, column A	17.57	14.91	84	14.78	15.23	50	15.73	14.36	75	16.32	14.45	79	16.01	14.63	75
Total capital, column B	17.51	0.37	97	16.01	0.39	94	15.59	0.38	94	16.85	0.67	95	16.51	0.57	96
Tier 1 leverage	6.11	8.98	2	6.39	9.13	2	6.91	9.76	3	7.21	9.71	3	7.35	9.53	6
Supplementary leverage ratio, advanced approaches HCs	7.39	6.71	75	8.07	8.72	47	6.12	7.41	16	6.33	7.31	22	6.49	6.58	26

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	3,554,000			3,479,000			3,394,000			3,322,906			3,241,810		2.16	12.55	
Analysis Ratios																	
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52				
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9		
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.73	12	81	20.51	11.03	89	22.26	11.51	89	21.67	10.22	88	21	9.84	82		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		433,000			456,000			541,000			394,864			483,731			
Net assets of broker-dealer subsidiaries / Consolidated assets	0.14	0.46	84	0.14	0.75	82	0.22	1.39	80	0.16	1.79	78	0.20	1.54	77		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	4,213,000	2,014,000	2,376,000	2,426,377	1,433,741
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	1,253,000	1,235,000	1,139,000	1,020,766	623,918
Loans to depository institutions and other banks acceptances	3,000	7,000	136,000	28,031	103,480
Loans to foreign governments and institutions	1,000	2,000	39,000	83,876	3,273
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	2,956,000	770,000	1,062,000	1,293,704	703,070
Lease financing receivables.....	0	0	0	0	0
Debt securities	28,210,000	25,782,000	21,357,000	19,796,469	17,351,019
Interest-bearing bank balances	57,424,000	60,407,000	39,230,000	40,891,363	42,113,545
Total selected foreign assets	89,847,000	88,203,000	62,963,000	63,114,209	60,898,305
Total foreign deposits	96,285,000	88,605,000	71,095,000	70,455,499	88,263,615
Interest-bearing deposits	95,581,000	87,909,000	70,337,000	69,320,612	87,581,903
Non-interest-bearing deposits.....	704,000	696,000	758,000	1,134,887	681,712

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	2.61	0.66	86	3.16	0.87	83	3.85	1.25	81	2.64	1.17	71	1.75	1.08	68
Cost: Interest-bearing deposits.....	-0.25	0.14	3	-0.24	0.42	3	-0.05	1.19	3	0.02	0.97	6	0.07	0.51	12

Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				67.99
Commercial and industrial loans	0.16	0.79	47	0.24	0.64	50	0.09	0.29	15	0.06	1.53	4			2.12
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	109.19	6.83	93	-15.24	-2.40	25	-2.08	22.48	48	69.23	7.24	89	53.06	21.19	83
Total selected assets.....	1.86	9.48	54	40.09	2.04	84	-0.24	12.40	47	3.64	3.24	50	5.04	21.86	55
Deposits	8.67	0.73	75	24.63	3.46	73	0.91	10.36	33	-20.18	5	22	-9.25	-0.77	36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	2,723,000	3,313,000	796,054	2,280,679	-100.00	-100.00
Dividends	0	2,721,000	3,300,000	785,000	2,224,000	-100.00	-100.00
Interest	0	2,000	13,000	11,054	56,679	-100.00	-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	207,000	196,000	348,000	85,347	40,593	5.61	166.73
Dividends	170,000	118,000	285,000	41,018	12,350	44.07	126.67
Interest	37,000	78,000	63,000	44,329	28,243	-52.56	1318.71
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	207,000	2,919,000	3,661,000	881,401	2,321,272	-92.91	-74.03
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	14,000	10,000	68,000	3,942	41,657	40.00	204.48
Total operating income	221,000	2,929,000	3,729,000	885,343	2,362,929	-92.45	-72.60
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	230,000	319,000	415,000	380,909	297,223	-27.90	-1.11
Other expenses	324,000	176,000	108,000	115,132	93,713	84.09	163.34
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	554,000	495,000	523,000	496,041	390,936	11.92	55.78
Income (loss) before taxes	-335,000	2,437,000	3,211,000	388,411	1,971,993		
Applicable income taxes (credit)	-153,000	-109,000	-91,000	-126,823	-86,172		
Extraordinary items					0		
Income before undistributed income of subsidiaries	-182,000	2,546,000	3,302,000	515,234	2,058,165		
Equity in undistributed income of subsidiaries	2,875,000	-126,000	-1,060,000	2,084,188	119,233		74.76
Bank subsidiaries	2,657,000	-278,000	-1,070,000	1,950,102	20,372		63.06
Nonbank subsidiaries	218,000	152,000	10,000	134,086	98,861	43.42	1294.40
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,693,000	2,420,000	2,242,000	2,599,422	2,177,398	11.28	25.66
Memoranda							
Bank net income	2,657,000	2,443,000	2,230,000	2,735,102	2,244,372	8.76	17.07
Nonbank net income	388,000	270,000	295,000	175,104	111,211	43.70	328.10
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	27,901,000	64.23	26,284,000	65.09	25,451,000	67.85	26,082,712	23,353,457	6.15	12.10	
Common and preferred stock	27,821,000	64.05	26,203,000	64.89	25,451,000	67.85	26,018,565	23,080,408	6.17	25.62	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	80,000	0.18	81,000	0.20	0	0	64,147	273,049	-1.23	-65.64	
Investment in nonbank subsidiaries	14,211,000	32.71	12,816,000	31.74	10,718,000	28.57	9,168,166	9,667,711	10.88	356.93	
Common and preferred stock	9,182,000	21.14	8,929,000	22.11	7,357,000	19.61	6,831,139	6,824,658	2.83	207.71	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	5,025,000	11.57	3,875,000	9.60	3,325,000	8.86	2,325,000	2,795,350	29.68	3920.87	
Other receivables	4,000	0.01	12,000	0.03	36,000	0.10	12,027	47,703	-66.67	250.57	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	589,000	1.36	512,000	1.27	643,000	1.71	581,189	404,248	15.04	61.70	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	482,000	1.11	492,000	1.22	428,000	1.14	486,098	532,130	-2.03	-86.74	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	3,000	0.01	3,000	0.01	5,000	0.01	6,724	8,770	0.00	-72.98	
Other assets	253,000	0.58	274,000	0.68	265,000	0.71	90,308	254,136	-7.66	-43.67	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	43,439,000	100.00	40,381,000	100.00	37,510,000	100.00	36,415,197	34,220,452	7.57	33.82	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	1,504,000	3.72	1,691,000	4.51	0	499,082	-100.00	-100.00	
Borrowings with maturity over 1 year	10,305,000	23.72	10,014,000	24.80	8,586,000	22.89	8,987,364	8,038,057	2.91	31.59	
Subordinated notes and debentures	2,945,000	6.78	2,107,000	5.22	2,107,000	5.62	1,952,580	2,449,333	39.77	20.39	
Other liabilities	523,000	1.20	453,000	1.12	544,000	1.45	456,936	461,508	15.45	1.83	
Balance due to subsidiaries and related institutions	2,303,000	5.30	103,000	0.26	151,000	0.40	228,068	455,000	2135.92		
Total liabilities	16,076,000	37.01	14,181,000	35.12	13,079,000	34.87	11,624,948	11,902,980	13.36	43.02	
Equity Capital	27,363,000	62.99	26,200,000	64.88	24,431,000	65.13	24,790,249	22,317,472	4.44	28.95	
Perpetual preferred stock (income surplus)	1,977,000	4.55	2,472,000	6.12	2,963,000	7.90	3,690,469	3,196,798	-20.02	-38.16	
Common stock	504,000	1.16	504,000	1.25	504,000	1.34	503,880	503,880	0.00	0.02	
Common surplus	10,787,000	24.83	10,205,000	25.27	10,131,000	27.01	10,060,800	9,798,445	5.70	10.27	
Retained earnings	25,238,000	58.10	23,442,000	58.05	21,918,000	58.43	20,606,337	18,856,061	7.66	44.56	
Accumulated other comprehensive income	-1,134,000	-2.61	187,000	0.46	-876,000	-2.34	-1,356,218	-1,008,769			
Other equity capital components	-10,009,000	-23.04	-10,610,000	-26.27	-10,209,000	-27.22	-8,715,019	-9,028,943			
Total liabilities and equity capital	43,439,000	100.00	40,381,000	100.00	37,510,000	100.00	36,415,197	34,220,452	7.57	33.82	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	4,000	0.01	0	0			
Loans and advances from nonbank subsidiaries	2,163,000	4.98	0	0	125,000	0.33	224,000	455,000			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	908,565			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.33	11.94	42	9.66	7.29	73	8.95	9.68	41	11.23	10.40	61	9.87	7.61	74
Bank net income / Average equity investment in banks	9.88	11.80	37	9.39	7.45	70	8.54	10.51	29	11.26	11.19	57	9.91	8.74	65
Nonbank net income / Average equity investment in nonbanks	4.31	13.12	36	3.19	9.75	43	4.25	7.89	44	2.53	7.10	37	2.12	4.73	36
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	98.66	96.79	30	100.95	88.16	38	99.46	82.22	34	105.22	82.56	68	103.08	80.64	58
Nonbank net income / Parent net income	14.41	3.40	84	11.16	3.59	85	13.16	5.93	82	6.74	3.78	80	5.11	7.76	73
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	58.75	16.81	90	54.13	20.06	87	53.53	20.43	85	46.89	20.88	85	53.33	19.94	87
Total debt / Equity capital	48.42	11.71	90	52	14.41	88	50.69	14.31	87	44.13	14.69	84	49.23	13.95	87
Total debt + notes payable to subs that issued TPS / Equity capital	48.42	13.63	90	52	16.67	88	50.69	16.36	87	44.13	17.10	84	49.23	16.10	87
Total debt + Loans guaranteed for affiliate / Equity capital	48.42	11.77	90	52	14.68	88	50.69	14.56	87	44.13	15.14	84	49.23	14.35	87
Total debt / Equity capital – excess over fair value	48.42	11.81	90	52	14.52	87	50.69	14.51	86	44.13	14.81	84	49.23	14.10	87
Long-term debt / Equity capital	48.42	10.95	91	46.26	13.56	88	43.77	13.04	86	44.13	13.37	86	46.99	12.69	87
Short-term debt / Equity capital	0	0.57	38	5.74	0.77	89	6.92	1.02	89	0	1.14	37	2.24	1.07	83
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	4.07	0.27	92
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	98.33	39.86	90	93.97	34.67	96	85.58	28.44	94	78.76	28.63	89	86.24	26.93	94
Double Leverage															
Equity investment in subs / Equity capital	135.23	103.22	97	134.09	102.81	97	134.29	103.22	97	132.51	103.10	97	134	102.10	97
Total investment in subs / Equity capital	153.90	108.40	92	149.24	110.16	89	148.05	111.07	88	142.20	112.48	87	147.96	111.30	88
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	3.58	0.29	97	3.69	0.47	94	3.74	0.36	97	3.10	0.35	95	3.48	0.52	93
Equity investment in subs – equity cap / Net income-div (X)	5.35	1.05	96	5.82	1.82	90	6.42	1.22	96	4.61	1.22	91	5.42	2.64	80
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	26.56	152.85	5	220.85	136.59	86	262.29	177.68	81	75.80	162.34	12	210.49	141.81	79
Cash from ops + noncash items + op expense / Op expense + dividend	17.25	154.48	4	272.52	147.24	89	202	190.27	60	186.01	174.91	60	192.02	148.20	73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100	98.54	50	105.50	134.08	42	96.94	116.34	25	97.27	103.19	41	-166.79	92.33	4
Pretax operating income + interest expense / Interest expense	-45.65	1,835.33	2	863.95	2,016.32	43	873.73	1,968.54	37	201.97	2,898.75	16	763.47	1,909.25	47
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-45.65	1,770.77	2	863.95	1,539.23	50	873.73	1,632.83	37	201.97	1,369.37	14	763.47	1,547.94	41
Dividends + interest from subsidiaries / Interest expense + dividends	18.45	174.12	5	242.24	150.43	84	270.58	210.80	74	71.47	188.90	7	215.98	172.51	69
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	23.83	47.61	50	15.92	35.64	48	10.68	57.11	22	13.85	33.93	32	2	24.63	10
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.27	3.44	17	-3.99	3.85	6	-4.96	2.64	8	-2.63	2.61	13	-4.10	3.24	9
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	4.75	1.76	85	4.37	2.66	82	4.78	5.62	77	4.04	5.50	78	4.42	5.68	77
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.51	0.06	92	0.57	0.08	92	0.66	0.19	89	0.72	0.21	90	0.77	0.13	91

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		66.37			34.80	81.10	18	28.41	57.84	24	165.44	57.26	95	37.78	68.72
Dividends declared / Net income	33.12	28.27	58	36.61	42.29	42	41.84	33.08	69	32.79	27.33	59	35.71	31.29	52
Net income – dividends / Average equity.....	6.91	8.62	37	6.12	4.14	74	5.20	6.46	31	7.55	7.33	51	6.35	5.03	65
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	307.11	132.17	89	351.81	178.13	86	92.09	157.73	24	286.04	130.71	84
Dividends from nonbank subsidiaries	19.06	4.90	86	13.32	3.41	85	30.38	7.53	88	4.81	7.13	73	1.59	12.57	62
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	19.06	203.53	5	320.43	174.85	85	382.20	260.40	79	96.90	215.26	10	287.63	196.35	73
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5	111.38	60.28	91	147.98	66.55	95	28.70	60.71	18	99.09	59	85
Interest income from bank subsidiaries.....	0	0.11	24	0.08	0.36	61	0.58	0.54	70	0.40	0.52	70	2.53	0.76	84
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	0	51.33	3	111.46	62.88	85	148.57	69.36	94	29.11	63.43	16	101.62	62.82	84
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	43.81	62.63	43	43.70	56.39	50	96.61	82.95	57	23.42	51.40	45	11.11	102.35	40
Interest income from nonbank subsidiaries.....	9.54	2.44	84	28.89	7.38	88	21.36	20.25	74	25.32	18.56	77	25.40	8.11	85
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	53.35	87.22	42	72.59	79.84	52	117.97	150.41	63	48.74	99.33	37	36.50	165.35	36
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	92.90	69.76	49	88.50	67.32	44	88.67	65.18	44	94.12	59.17	68
Interest income from bank subsidiaries.....	0	0.23	23	0.07	0.63	52	0.35	0.80	66	1.25	0.92	75	2.40	0.94	81
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	0	83.13	3	92.97	82.20	35	88.84	78.80	31	89.91	74.20	34	96.52	69.23	55
Dividends from nonbank subsidiaries	76.92	3.07	96	4.03	1.95	82	7.64	2.65	86	4.63	2.57	80	0.52	2.65	61
Interest income from nonbank subsidiaries.....	16.74	0.18	98	2.66	0.73	88	1.69	1.19	85	5.01	2.32	87	1.20	2.79	76
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	93.67	4.67	96	6.69	4.70	76	9.33	7.29	79	9.64	7.64	79	1.72	9.99	57
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10		0	135.13	12	7.63	83.37	34		87.87		91.17	83.68	63
Loans and advances from subsidiaries / Total debt	16.32	26.38	54	0	27.08	12	1.04	28.33	26	2.05	26.53	33	4.14	39.18	38